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# **CITY OF JACKSON GENERAL PLAN**

## **HOUSING ELEMENT REVISION**

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## HOUSING ELEMENT

### INTRODUCTION

The provision of adequate and affordable housing is considered to be of critical importance by all levels of government. The State Legislature has affirmed this through a housing policy which states "The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order."\*

Consideration of local government housing issues is primarily focused on the general plan housing element. As one of seven state mandated general plan elements, the housing element involves extensive statutory requirements in its preparation. Government Code Section 65583 briefly details the content of the element:

"The housing element shall consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing. The housing element shall identify adequate sites for housing, including rental housing, factory-built housing, and mobilehomes, and shall make adequate provision for the existing and projected needs of all economic segments of the community."

Section 65588 of the Government Code calls for periodic review and revision to the housing element of local government general plans. The element is to be "revised as appropriate, but not less than every five years, to reflect the results of this periodic review."\*\* The City of Jackson General Plan Housing Element was originally adopted in 1982. This housing element revision has been prepared to better address the law's requirements, and to establish a comprehensive housing program reflective of the City's needs.

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\*California Government Code Section 65580(a).

\*\*California Government Code Section 65588(b).





## HOUSING DATA BASE

### A. Population and Employment Trends

Incorporated in 1905, the City of Jackson is the largest of the five cities of Amador County. As the county seat, Jackson also serves as the center of commerce, administration, services and culture. Jackson has also been the historic center for population growth in the county, a situation which has generally continued through the end of 1985.

With respect to population growth, the Department of Finance\* has indicated that the City experienced fairly rapid growth between the 1970 Census and January 1, 1974, when the City's population rose from 1,924 to 2,340, a 21.6% increase. The population then stabilized through the end of the decade. However, the City has experienced renewed growth in the early '80's, as detailed in Table I on the following page.

In consideration of age and ethnic characteristics, "straightline" projections using 1980 Census figures have been used. The actual number of elderly individuals may be higher than estimated due to a general trend nationwide, and certainly in the Central Sierra foothills, for an older population. It is also generally the case that more elderly live in the larger foothill cities due to adequate housing being available and convenience to services.

Employment trends have been favorable for Jackson and Amador County. According to the Central Sierra Economic Development District,\*\* the County's unemployment rate in 1984 was 10.4%, down from 13.5% the previous year. According to the District, the lower rate "was evidence of the improved business climate in general".\*\*\* The rate, however, was still higher than California's rate of 7.8%. An important factor for the higher rate was curtailment of manufacturing activities of major industrial employers. For example, American Forest Products Company's plywood plant was closed part of 1984.

Cyclical employment patterns were reflected in the seasonal fluctuations of the unemployment rate. Amador County's highest rate was 16.3% in January, as opposed to 7.2% in August. This is reflective of continued heavy reliance within the labor market on seasonally affected industries such as timber and tourism.

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\*California Department of Finance, "Population Estimates for California Cities and Counties 1970-1980; Report 84 E-4, Sacramento, CA, June 1984.

\*\*Central Sierra Economic Development District, "Overall Economic Development Plan Update - 1985", Sonoma, CA, p. E-8.

\*\*\*CSEDD, p. E-8.



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TABLE I - POPULATION CHARACTERISTICS

|                               | <u>Total</u> | <u>% Change</u> |
|-------------------------------|--------------|-----------------|
| <u>Population Trends</u>      |              |                 |
| Population - 1960 Census      | 1,852        |                 |
| Population - 1970 Census      | 1,924        | 3.89            |
| Population - 1980 Census      | 2,331        | 21.15           |
| Est. Population-1/1/85 D.O.F. | 2,792        | 19.78           |
| Projected Pop.-7/1/92 CSPC    | 4,120        |                 |

Age of the Population - 1/1/85\*

|         |       |
|---------|-------|
| 0 - 4   | 115   |
| 5 - 17  | 398   |
| 18 - 64 | 1,572 |
| 65+     | 707   |

Ethnic Composition - 1/1/85\*

|                          |       |
|--------------------------|-------|
| White                    | 2,690 |
| Black                    | 2     |
| Asian & Pacific Islander | 29    |
| American Indian & Eskimo | 29    |
| Other                    | 42    |
| Spanish Origin**         | 142   |

\*1980 Census percentages applied to the 1/1/85 D.O.F. population estimate.

\*\*Persons of Spanish origin may be of any race.

Data Sources: 1980 Census of Population and Housing; Department of Finance Controlled County Population Estimates for 1/1/85; Central Sierra Planning Area Housing Needs Plan.





Table II on the following page details the employment by industry for Amador County. An indication of employment by industry distribution for city residents is presented below, as determined by the 1980 Census:

|  |     |
|--|-----|
| Agriculture, forestry, fisheries & mining    | 34  |
| Construction                                 | 77  |
| Nondurable goods manufacturing               | 23  |
| Durable goods manufacturing                  | 99  |
| Transportation                               | 15  |
| Communications & other public utilities      | 48  |
| Wholesale trade                              | 13  |
| Retail trade                                 | 215 |
| Finance, insurance, real estate              | 53  |
| Business & repair services                   | 9   |
| Personal, entertainment, recreation services | 45  |
| Health services                              | 45  |
| Educational services                         | 99  |
| Other professional & related services        | 44  |
| Public administration                        | 88  |

#### B. Household Characteristics

For the purpose of this analysis, household refers to all persons occupying a dwelling unit. Table III on page 6 details the household characteristics for the City as of January 1, 1985. While the average persons per household figure will remain steady through the projection period, there will be a significant increase of households created consistent with the population and economic growth in the community. Jackson's average household size is lower than those of the other cities and the unincorporated area; this is to be expected due to a larger number of multiple family dwellings in Jackson which generally have lower densities.

Table III also illustrates the extent to which special housing needs exist for particular groups, such as the elderly, and large families. Although no specific documentation exists locally for the housing needs of these groups, some generalizations can be made which show up throughout the foothills.

With respect to large families (5 or more members) adequate size of housing is the most common problem, and is generally a function of income; that is, the better the income, the better the ability to locate adequate housing. Assuming that income categories remain constant throughout special needs groups, 34% of the large families are low income, and 26% are moderate income. Any problems related to large families have not presented themselves to Jackson.



TABLE II - EMPLOYMENT BY INDUSTRY - AMADOR COUNTY

| <u>Industry</u>                      | <u>Annual Ave. 1983</u><br><u>No.      % Share</u> | <u>Annual Ave. 1984</u><br><u>No.      % Share</u> | <u>Change in</u><br><u>Labor Force</u> | <u>Percent</u><br><u>Growth Rate</u> | <u>Change in</u><br><u>Percent Share</u> |
|--------------------------------------|--|--|--|--------------------------------------|--|
| Agriculture                          | 125      2.3%                                      | 125      2.2%                                      | -0-                                    | ---                                  | -0.1                                     |
| Construction & Mining                | 300      5.5%                                      | 325      5.6%                                      | + 25                                   | + 8.3%                               | +0.1                                     |
| Manufacturing                        | 950      17.3%                                     | 1,000      17.2%                                   | + 50                                   | + 5.3%                               | -0.1                                     |
| Transportation &<br>Public Utilities | 275      5.0%                                      | 300      5.2%                                      | + 25                                   | + 9.1%                               | +0.2                                     |
| Wholesale & Retail<br>Trade          | 1,225      22.3%                                   | 1,275      22.0%                                   | + 50                                   | + 4.1%                               | -0.3                                     |
| Finance, Insurance,<br>& Real Estate | 200      3.6%                                      | 225      3.9%                                      | + 25                                   | +12.5%                               | +0.3                                     |
| Services                             | 800      14.5%                                     | 925      15.9%                                     | +125                                   | +15.6%                               | +1.4                                     |
| Government                           | 1,625      29.5%                                   | 1,625      28.0%                                   | -0-                                    | ---                                  | -1.5                                     |
| Total Wage &<br>Salary Workers       | 5,500      100.0%                                  | 5,800      100.0%                                  | +300                                   | + 5.5%                               | ----                                     |

Notes: Employment is reported by place of work, and does not include persons involved in labor-management trade disputes, the self-employed, volunteer or unpaid family workers, or private household workers.

Percents may not equal sums due to independent rounding.

Source: California Employment Development Department/Employment Data and Research Division.





TABLE III - HOUSEHOLD CHARACTERISTICS

|                                | <u>Total</u> | <u>Percentage</u> |
|--------------------------------|--------------|-------------------|
| Households - 1980 Census       | 1,009        |                   |
| Persons per household          | 2.18         |                   |
| Households - 1/1/85 D.O.F.     | 1,206        |                   |
| Persons per household          | 2.19         |                   |
| Households - 7/1/92 CSPC       | 1,803        |                   |
| Persons per household          | 2.17         |                   |
| Large Families*                | 60           | 5.0%              |
| Elderly Households*            | 436          | 36.2%             |
| Handicapped Persons            | 177          | ---               |
| Female-Headed Households*      | 347          | 28.7%             |
| Overcrowded*                   | 18           | 1.5%              |
| Low-Income Households - 1/1/85 | 410          | 34%               |
| Very Low                       | 253          | 21%               |
| Other Low                      | 157          | 13%               |
| Moderate                       | 314          | 26%               |
| Above Moderate                 | 482          | 40%               |

\*1980 Census percentages applied to the 1/1/85 D.O.F. household estimate.

Data Sources: 1980 Census of Population and Housing; Department of Finance Controlled County Population Estimates for 1/1/85; Central Sierra Planning Area Housing Needs Plan.





House and property are high concerns for the elderly. Elderly homeowners often face rehabilitation and reconstruction needs, while elderly renters confront the problems of meeting housing costs on limited budgets. Substandard housing is also a problem for elderly renters. Of Jackson's 436 elderly households, an estimated 148 are low income.

The needs of female headed households, nationwide, increased significantly from 1970 to 1980. A number of these households are elderly, with housing needs as expressed in the previous paragraph. Female headed households with no spouse but with children are estimated at 11, comprising 1% of the 1/1/85 households.

It is difficult to determine from 1980 Census statistics the number of handicapped person households. However, in terms of persons experiencing a work disability, 1980 Census figures reveal that 32 were in the labor force, 127 were not in the labor force and prevented from working, and 18 were not in the labor force but not prevented from working.

A figure for overcrowded households is also presented in Table III. This is a very low percentage of the City's households, and no specific needs have been revealed to the City for which a specific program response should be made.

Emergency housing in Jackson and in Amador County is limited. The Amador County Ministerial Association has funds to secure one motel room for temporary purposes. The Salvation Army and the American Red Cross can provide for similar limited and temporary accommodations. The Community Action Agency refers battered, evicted, displaced, or otherwise homeless individuals and households to the Mother Lode Women's Crisis Center in Tuolumne County or to similar shelters in Stockton or Sacramento. Dave Scaggs, minister at the Preston School of Industry in Ione, has commented that an emergency shelter in Amador County would probably be overrun with requests for assistance.

This section does not discuss the housing needs of families of inmates at the proposed state prison facility in use. This is because the EIR for the proposed prison shows the number of households included in this group to be very small and EIR states that these households are expected to locate in Stockton or Sacramento, and not the Jackson area. If actual experience proves this assumption incorrect, it should be addressed in a future update of this housing element.

#### C. Housing Unit Characteristics

Table IV presents the pertinent statistics for review of housing unit characteristics.

The condition of housing in the City is considered to be very good. This is generally evidenced by the low vacancy rate, and a recent sidewalk survey of residential neighborhoods which



TABLE IV - HOUSING UNIT CHARACTERISTICS

|                               | <u>Total</u> |
|-------------------------------|--------------|
| Housing Units - 1980 Census   | 1,076        |
| Housing Units - 1/1/85 D.O.F. | 1,242        |
| Tenure*                       |              |
| Owner Occupied                | 745          |
| Renter Occupied               | 461          |
| Vacant                        | 36           |
| Structure Type - 1/1/85       |              |
| Single Family Dwelling        | 722          |
| 2-4 units per structure       | 168          |
| 5+ units per structure        | 293          |
| Mobilehomes                   | 59           |
| Costs of Housing              |              |
| Median Value                  | \$70,000     |
| Fair Market Rents**           |              |
| Studio                        | 267          |
| 1 Bedroom                     | 318          |
| 2 Bedroom                     | 374          |
| 3 Bedroom                     | 473          |
| 4 Bedroom                     | 520          |

\*1980 Census percentages applied to the 1/1/85 housing unit estimates.

\*\*Includes allowance for utility costs.

Data Sources: 1980 Census of Population and Housing; Department of Finance Controlled County Population Estimates for 1/1/85; Central Sierra Planning Council housing staff.





indicates that housing to be visually sound. However, this is not to say that rehabilitation and replacement needs do not exist, which are discussed in the next section.

Overpayment for housing is generally considered to be the necessity of low and moderate income households to pay more than 25% of their gross income for housing (owner or renter). In 1980, according to Census data, at least 11% (111) of the rental households in the City were overpaying for housing; 97 were low income and 14 were moderate income.

With respect to owner occupied households, at least 6% of the total households were overpaying. 41 were low income and 21 were moderate income. There were no above moderate income households overpaying.

#### D. Projected Housing Need

In late 1985, the housing needs plan for the Central Sierra Planning Area was completed by the Central Sierra Planning Council (CSPC). According to the plan, it is estimated that 597 households will be added to the City during the period January 1, 1985-July 1, 1992. The specific figures by income groups are as follows:

| Income Group   | <u>Households</u> |      | <u>Percentages</u> |      |
|----------------|-------------------|------|--------------------|------|
|                | 1985              | 1992 | 1985               | 1992 |
| Very Low       | 253               | 397  | 21                 | 22   |
| Other Low      | 157               | 270  | 13                 | 15   |
| Moderate       | 314               | 469  | 26                 | 26   |
| Above Moderate | 482               | 667  | 40                 | 37   |
| Total          | 1206              | 1803 | 100                | 100  |

#### E. Land Inventory

The purpose of an inventory of land suitable for residential development is to determine whether any problem exists in providing for new residential construction due to a lack of vacant land. Although some high growth communities have faced this type of problem, it is not as critical for Jackson.

Two important land development projects in process at the end of 1985 are Westview Estates and Rollingwood Estates.

Westview Estates is a mixed residential project including 50 single family dwellings, 24 duplex parcels, and 96 townhouse/condominium rentals. The variety of sizes associated with these units make them affordable to all income groups.





Rollingwood Estates is a 150 unit mobilehome park under development off of New York Ranch Road. This number of mobilehome sites will provide added housing opportunities to low and moderate income households.

Other large land areas which will serve to provide housing sites in the future include the Wheels area located just east of North Main Street (approximately 155 acres zoned Planned Unit Development), and the Jones Ranch area south of town off French Bar Road (approximately 230 acres zoned Residential Agriculture). There are numerous other, smaller sites zoned R-1, One Family through R-4, Multiple Family which will also serve to contribute future construction sites.

Development of these smaller sites could benefit from application of density bonus provisions, as allowed for by the California Government Code. Basically, a density bonus means a density increase over the maximum allowable residential density under the applicable zoning ordinance or general plan land use element when a developer agrees to provide a defined percentage of low or moderate income housing within a project.\* Were density bonuses applied to appropriate developments, the City would be better able to respond to its overall residential construction needs, the particular needs of low and moderate income households, and implement an effective infill program for the small sites. Development of a density bonus ordinance has been included within the City's housing program.

Of importance in consideration of these vacant lands is the ability of public facilities and services to serve development on them. The City has recently completed a major improvement project to its wastewater treatment plant designed to address long term needs. The City is also in the process of assuming control of the water system. Even with improvements which may be needed to the sewage collection system, or to the water system, the indication is that they will be able to address short term needs as discussed in this element. However, certain projects may require on- or off-site improvements as part of project review and approval.

In reviewing government services, as vacant land the City is able to serve these areas. As they develop, the City will be required to examine service needs, and make adjustments accordingly. This is best reserved for analysis on a case-by-case basis for larger projects, or as the need develops due to the slow growth of the City.

A final consideration to be made with respect to land availability are opportunities possible under California redevelopment law. The redevelopment process "has proven to be a very effective tool to turn blighted, deteriorating, and stagnant areas into productive areas by removing blighting conditions,

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\*Refer to Section 65915 of the California Government Code for detail.



stimulating new development, and rehabilitating older structures. It has resulted in billions of dollars in private sector investment and development in recent years."\* At the local level, discussion of redevelopment agency formation in the City has been very informal, and there does not yet appear to be interest in implementing a redevelopment agency. However, redevelopment may become one of the few, if not the only way, to finance future improvements to infrastructure, commercial and industrial development, and even housing.

#### G. Analysis of Governmental and Non-Governmental Constraints

A general plan housing element is required to review the "potential and actual" governmental and non-governmental constraints "upon the maintenance, improvement, or development of housing for all income levels". With respect to a small city like Jackson, actual constraints are few, and potential constraints are likely to be beyond the City's control, or are required of the City.

##### 1. Governmental

###### - The General Plan -

The overall guide to the City's growth and development is the general plan. Required by Section 65300 of the California Government Code, the general plan covers a broad range of topics considered by decisionmakers to be of importance to a jurisdiction.

This housing element is just one part of a comprehensive approach which must be taken within a general plan. The housing element revision program undertaken by Jackson in 1986 seeks to meet projected housing needs. Further, it is the City's intent to keep the plan up to date in order to reflect changing conditions. As such, the City doesn't consider the plan to be a constraining factor, but a necessary tool to encourage housing in appropriate locations.

###### - Zoning -

The California Government Code also outlines the minimum requirements for providing zoning laws and ordinances implementing the general plan. It is required that zoning be consistent with the plan in order to insure that the plan's goals, policies and standards are implemented. Current zoning practice within the City serves to allocate lands permitting a variety of residential units. The land inventory reflects that

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\*League of California Cities, Planning Commission Handbook, Sacramento, CA, 1984, p. IV-D-1.





there is an adequate amount of land available to meet current and projected housing needs. While zoning is sometimes perceived as a constraint, it has not been used to preclude housing development in the City.

- Building Codes and Enforcement -

Quite often, building codes are viewed as a contributor to high housing costs by generating delays and requiring construction methods which increase basic costs. However, the adoption and enforcement of such codes is required of municipalities under State law. The City of Jackson has adopted the Uniform Building Code, and inspection services are performed by the City. By adopting the UBC, it is the City's intent to insure that safe and uniform construction practices are followed. Although a potential constraint exists here, enforcement of the code is not viewed locally as a contributor to not meeting housing needs.

- Fees -

Jackson's fees have been set at a level which helps defray costs associated with permit processing. The chart below compares the City's fees with other nearby cities in the Amador County area:

|                        | <u>Jackson</u> | <u>Ione</u> | <u>Sutter Creek</u> |
|------------------------|----------------|-------------|---------------------|
| General Plan Amendment | -0-            | \$200       | \$100               |
| Rezoning               | \$150          | \$100       | \$100               |
| Use Permit Review      | \$150          | \$ 50       | \$150               |
| Variance Review        | \$150          | \$ 50       | \$ 50               |
| Tentative Map          | \$100          | \$100       | \$130 + legal       |

As can be seen, the fees compare favorably with the other communities. Unlike many larger, urban jurisdictions which seek to recover most or all of their costs through high fees, Jackson's fees, on the average, only recover a portion of the actual costs of processing an application.

- Permit Procedures -

Procedures for permit processing are similar to those of other small cities, and generally do not result in unnecessary delays. Applications are received at the City Clerk's office, and most are reviewed at the next regular meeting of the Planning Commission, provided that public notice requirements can be met. Some subdivision reviews or zoning or general plan amendments may require additional processing time, depending upon their complexity. The Planning Commission will usually take action and forward, as necessary, to the City Council.



Like so many other small rural communities, the City must rely upon limited staff resources to carry out project review. As a result, this does exist as a potential constraint to the timely review and processing of development applications. However, there is no documented evidence that indicates housing development has been constrained because of this.

## 2. Non-Governmental

### - Housing Finance -

In the Jackson area, a full range of financing mechanisms are available (FHA, VA, FmHA, adjustable rate mortgage, as examples). However, interest rates associated with many of these mechanisms preclude many of the City's low and moderate income residents from entering the housing market by adding to already burdensome monthly payments. Further compounding this are other costs associated with homeownership, including obtaining enough funds for a down payment, paying loan "points", closing costs, real estate taxes, and insurance. The bottom line is that Jackson residents are no different than anyone else in trying to make the jump to homeownership. And while area loan brokers and realtors agree that the market has improved, the low and moderate income household will continue to find it difficult to realize the dream of owning their own home.

### - Construction Costs -

The costs of construction rise as the rate of inflation increases. If this trend continues, and if personal earnings increase at a slower rate, it will be difficult to meet Jackson's housing needs. The problem is not helped by the fact that construction costs in California are generally the highest in the mainland United States. In the Jackson area, the cost of construction of a modest FmHA financed house is about \$40-\$45 per square foot; a custom built house is somewhat higher. It is estimated that the cost for multiple family housing is about the same, or slightly less.

### - Speculation in Housing and Land -

The demand to live in the Sierra Nevada foothill communities has increased dramatically in the past fifteen years. As a result, the purchasing incentive for buyers of housing and land for speculative purposes is extremely high. Over a short period of time, inflation increases the resale value of all housing and land to the point that, once again, it is economically infeasible for many to enter into the housing market. According to contacts with local realtors, the cost of a single family lot with services available is estimated to range from \$25,000 to \$32,000.





## I. Energy Conservation Opportunities

The City of Jackson is no different from any other city or county in its concern over the rising cost of energy. Addressing the opportunities for energy conservation in residential construction is but one part of a more comprehensive commitment necessary to cut energy use. The following discussion relates to potential opportunities available to the City not currently required.

Perhaps the most obvious approach is through the land use planning process. If done with attention to conservation needs, the resulting land use patterns will lead to increased energy efficiency. The development of the land use map within preparation of the land use element of the general plan update should account for this.

The City may choose to define a specific energy policy. Such a policy could set into motion future actions by the City for energy conservation actions.

Any energy element to the general plan may be a possibility. Under Section 65303(k) of the California Government Code, optional elements to the general plan may be prepared "which in the judgement of the planning agency relate to the physical development of the county or city". An energy element could result in a greater community awareness of energy concerns, leading to communitywide actions for energy conservation.

The development of a retrofit ordinance may be pursued by the City. According to the State Office of Appropriate Technology, "By the year 2000, 60 percent of the existing housing stock will have been built prior to the adoption of energy efficient building standards."\* The purpose of a retrofit ordinance would be to make specific energy conserving measures upon change of ownership of the unit. Modifications could include insulation, weatherstripping ducts and pipe insulation, and installation of low flow fixtures.

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\*State of California, Local Energy Initiatives: A Survey of Cities and Counties in California, Sacramento, CA, August, 1980, p. 51.



## HOUSING PROGRAM

As stated within the introduction to this document, Section 65588 of the California Government Code calls for periodic review and revision to the housing element. The evaluation components of this periodic revision are as follows:

1. The appropriateness of the housing goals, objectives, and policies in contributing to the attainment of the state housing goal.
2. The effectiveness of the housing element in attainment of the community's housing goals and objectives.
3. The progress of the city, county, or city and county in implementation of the housing element.

The City Council has previously adopted the following goal, objective and policy statements:

GOAL: Provide, through private enterprise, safe and adequate housing for all residents of the City of Jackson.

OBJECTIVE: Promote the maintenance and enhancement of the residential environment, services, and facilities.

POLICIES: Promote the preservation of the historical homes and the rehabilitation of deteriorating residential structures.

Encourage the development of vacant and underused residential lots that are serviced with adequate utilities.

Encourage developers to provide quality housing and to consider innovative techniques that will maintain quality with least cost.

Encourage householders to best maintain their structures and grounds.

When comparing these statements with the State's findings and declarations in Section 65580 of the Government Code, the City has maintained an appropriate direction toward attainment of the State housing goal.

Over the past three years since adoption of the original housing element in 1982, the City has implemented a housing program consistent with past identified housing needs. Examples of some of these implementation measures include:

- Implementation of the General Plan Land Use Map which serves as the overall plan for City development.





- Periodic amendment to the City Zoning Ordinance in order to maintain consistency between the general plan and zoning.
- Annexation of the Westview Estates area which will provide a variety of housing types to all income groups.
- Approval of Rollingwood Estates providing manufactured housing site availability in the City.
- Processing of numerous other parcel maps providing for additional housing sites, all in conformance with the general plan.
- Through the Amador-Tuolumne Community Action Agency, implementation of energy conservation measures.
- Enforcement of the Uniform Building Code as a consistent standard of review.
- Through the Central Sierra Planning Council, implementation of the HUD Section 8 Rental Subsidy Program on behalf of eligible City residents.

In consideration of the housing needs as presented in the data base portion of this element, the following represents the revised Jackson Housing Program, extending to July 1, 1992.

A. Identification of Adequate Sites

- The General Plan Land Use Map designates land for long term development, including land for housing development. The map will be kept up to date in order to reflect changing needs and conditions. Implemented as a continuous program by the City Council and Planning Commission.
- Appropriate amendments to the City's zoning ordinance will be initiated in order to maintain the required consistency between the general plan and zoning. Implemented as a continuous program by the City Council and Planning Commission.
- Continued implementation of the City's Manufactured Housing Ordinance will serve to provide the mechanism for more sites within the City for persons needing to pursue this affordable housing alternative. Implemented as a continuous program by the City Council and Planning Commission.
- The City's zoning ordinance includes provisions for planned developments, which serve to maximize the use of the land. The City will continue to use this zoning tool where applicable and appropriate. Implemented as



a continuous program by the City Council and Planning Commission.

-Section 65864 et. seq., of the California Government Code provides for development agreements which serve to "strengthen the public planning process, encourage private participation in comprehensive planning, and reduce the economic costs of development". The City has utilized this process in the past, and may do so in the future where applicable and appropriate. Implemented as a continuous program by the City Council and Planning Commission.

B. Assist in the Development of Housing for Low and Moderate Income Households

-The City encourages private sector implementation of the following federal programs:

a. FmHA 502 Homeownership Program

This program provides direct loans to qualifying low and moderate income households. 502 loans may be used to buy, build, repair, renovate or relocate a home. Loans may be for 100% of the cost.

b. FmHA 504 Rehabilitation Program

This program provides grant or loan funds to qualifying low or moderate income households for rehabilitation to housing units; needs to correct health or safety related problems.

c. FmHA 515 Rural Rental Housing Program

The purpose of the 515 program is to provide economically designed and constructed rental housing and related facilities suited for independent living for rural residents. Loans can be used to construct, purchase, improve, or repair rental housing, and as a general rule applies to multi-family housing. The 515 program has received widespread use in the City, and is a viable program for the future.

d. HUD 202 Rental Housing Program for the Handicapped or Elderly

Loan funding is available to non-profit sponsors to construct new housing or substantially rehabilitate housing for the handicapped or elderly.





- The City recognizes and encourages the provisions of State law requiring density bonuses for builders who construct housing developments with 25% of the units affordable to low and moderate income households, or 10% available to low income households. Toward this end, the City will develop and implement a density bonus ordinance. Such ordinance will detail the manner in which the City will comply with density bonus provisions. This ordinance will be prepared during FY 1986-87.
- The Community Development Block Grant program, as administered by the State Department of Housing and Community Development, assists localities under 50,000 population with a variety of needs, which include housing related activities with positive impacts to low and moderate income households. Through 1985, Jackson has not been a participant in the CDBG program. However, the City will evaluate the use of the CDBG program for future eligible projects and will consider, through the required public hearing process prior to selection of a CDBG project for application preparation, housing activities which may be appropriate to be undertaken within a CDBG application.

C. Removal of Government Constraints

- The City will periodically review and update the general plan in order to keep abreast of changing needs and conditions in the area. Implemented as a continuous program by the City Council and Planning Commission.
- The City will maintain its zoning ordinance consistent with the general plan so that housing opportunities for all income groups remain available. Implemented as a continuous program by the City Council and Planning Commission.
- The City will periodically review its fees for development permits so that they represent a fair charge for review and processing of applications. Implemented on an "as needed" basis by the City Director.

D. Conservation and Improvement of the Existing Affordable Housing Stock

- Energy conservation and weatherization activities are implemented locally by the Amador-Tuolumne Community Action Agency (A-TCAA). Originally implemented by CSPC, such activities have been occurring in the area since 1976. The City of Jackson encourages that such activities continue so that the existing housing stock



can be maintained. Implemented by A-TCAA on a continuous basis.

- The City has adopted and implements the Uniform Building Code (UBC). It is the City's intent to enforce the provisions of the UBC for the purpose of setting a consistent standard for residential renovation. Implemented by the City Building Department on a continuous basis.
- Through CSPC, the HUD Section 8 Rental Subsidy Program is implemented locally, providing rental assistance to low income households. A major problem with the program is that there are not enough Section 8 "certificates" allocated to the area in order to meet the demand. Consequently, there is a long waiting list for participation in the program.

E. Promotion of Equal Housing Opportunity

- The Amador-Tuolumne Community Action Agency (A-TCAA) has been designated as the Fair Housing Authority for Amador County, including the City of Jackson. Any complaints presented to the City relating to fair or equal housing issues are to be automatically referred to A-TCAA.

## QUANTIFIED OBJECTIVES

In light of the data presented herein, the resources available through federal, state, regional and local efforts, and the implementation measures to be pursued by the City, the following objectives are established relative to the maintenance, improvement, and development of housing from January 1, 1985 through July 1, 1992. The figures are based upon the need previously identified, and reflect the ability of the City to address those needs.

### New Construction Sites

It is the City's objective that, based upon past construction activity and future population growth, 708 new construction sites be created. This number will allow for sites to meet new housing demand, plus additional sites to improve upon the number of vacant housing units available for sale or rent. The sites should be available to the various income groupings as follows: Very Low, 156; Other Low, 106; Moderate, 184; Above Moderate, 262. The City will assist in meeting this objective through development of a density bonus ordinance, timely review of subdivision and parcel map applications, and private sector use of loan programs to develop new housing.







## Rehabilitation

It is the City's objective that approximately 70 housing units be rehabilitated through 7/1/92. This would be primarily accomplished through private sector initiative. However, the City may participate in meeting this objective through the Small Cities CDBG program by including a component for housing rehabilitation loan or grant assistance for eligible housing units.

## Conservation

It is the City's objective that approximately 100 housing units will be conserved through 7/1/92. The primary program to achieve this will be the weatherization program administered by A-TCAA. The Section 8 program administered by CSPC will also help to conserve affordability to low income households. Direct City participation will be through enforcement of the UBC, setting a consistent standard for housing conservation.

## PUBLIC PARTICIPATION

The housing element revision has encouraged and solicited public input throughout the process. As required by law, two public hearings (before the Planning Commission and City Council) were conducted. Further, discussions were held with staff members from the Central Sierra Planning Council, Central Sierra Area Agency on Aging, and Amador-Tuolumne Community Action Agency in order to supplement data and needs identification.

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